

UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS

In re:	§	
	§	
PAUL KEVIN MALZONE	§	Case No. 09-30716
DEBRA MARIE MALZONE	§	
	§	
Debtor(s)	§	

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NOTICE OF TRUSTEE'S FINAL REPORT AND  
APPLICATIONS FOR COMPENSATION  
AND DEADLINE TO OBJECT (NFR)

Pursuant to Fed. R. Bankr. P. 2002(a)(6) and 2002(f)(8), please take notice that Gregg Szilagyi, trustee of the above styled estate, has filed a Final Report and the trustee and the trustee's professionals have filed final fee applications, which are summarized in the attached Summary of Trustee's Final Report and Applications for Compensation.

The complete Final Report and all applications for compensation are available for inspection at the Office of the Clerk, at the following address:

219 S. Dearborn Street  
Chicago, IL 60604

Any person wishing to object to any fee application that has not already been approved or to the Final Report, must file a written objection within 20 days from the mailing of this notice, serve a copy of the objections upon the trustee, any party whose application is being challenged and the United States Trustee. A hearing on the fee applications and any objection to the Final Report will be held at 9:30 AM on 08/04/2011 in Courtroom 619,

219 S. Dearborn St., Chgo, IL 60604

If no objections are filed, upon entry of an order on the fee applications, the trustee may pay dividends pursuant to FRBP 3009 without further order of the Court.

Date Mailed: 06/29/2011

By: Gregg Szilagyi

Trustee

*Gregg Szilagyi*  
542 South Dearborn Street  
Suite 1060  
Chicago, Illinois 60605

UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS

In re: §  
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PAUL KEVIN MALZONE § Case No. 09-30716  
DEBRA MARIE MALZONE §  
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**SUMMARY OF TRUSTEE'S FINAL REPORT  
AND APPLICATIONS FOR COMPENSATION**

The Final Report shows receipts of \$ 7,502.22  
and approved disbursements of \$ 0.00  
leaving a balance on hand of<sup>1</sup> \$ 7,502.22

Claims of secured creditors will be paid as follows:

NONE

Applications for chapter 7 fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payment to Date	Proposed Payment
Trustee Fees: Gregg Szilagyi	\$ 1,500.22	\$ 0.00	\$ 1,500.22

Total to be paid for chapter 7 administrative expenses \$ 1,500.22  
Remaining Balance \$ 6,002.00

Applications for prior chapter fees and administrative expenses have been filed as follows:

NONE

In addition to the expenses of administration listed above as may be allowed by the Court,  
priority claims totaling \$ 0.00 must be paid in advance of any dividend to general (unsecured) creditors.

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<sup>1</sup> The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. §326(a) on account of the disbursement of the additional interest.

Allowed priority claims are:

NONE

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$ 127,898.10 have been allowed and will be paid pro rata only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be 4.7 percent, plus interest (if applicable).

Timely allowed general (unsecured) claims are as follows:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payment to Date	Proposed Payment
1	DISCOVER BANK	\$ 11,671.88	\$ 0.00	\$ 547.73
2	PYOD LLC its successors and assigns as assignee of	\$ 52,024.26	\$ 0.00	\$ 2,441.37
3	PYOD LLC its successors and assigns as assignee of	\$ 971.47	\$ 0.00	\$ 45.59
4	Commerce Bank	\$ 18,718.43	\$ 0.00	\$ 878.41
5	Chase Bank USA, N.A.	\$ 23,475.45	\$ 0.00	\$ 1,101.64
6	GE Money Bank dba CARECREDIT/GEMB	\$ 157.99	\$ 0.00	\$ 7.41
7	Fia Card Services, NA/Bank of America	\$ 20,878.62	\$ 0.00	\$ 979.78

Total to be paid to timely general unsecured creditors \$ 6,001.93

Remaining Balance \$ 0.07

Tardily filed claims of general (unsecured) creditors totaling \$ 0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 0.0 percent, plus interest (if applicable).

Tardily filed general (unsecured) claims are as follows:

NONE

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$ 0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 0.0 percent, plus interest (if applicable).

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

NONE

Prepared By: Gregg Szilagyi

Trustee

*Gregg Szilagyi  
542 South Dearborn Street  
Suite 1060  
Chicago, Illinois 60605*

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

**Certificate of Service Page 5 of 6**  
 United States Bankruptcy Court  
 Northern District of Illinois

In re:  
 Paul Kevin Malzone  
 Debra Marie Malzone  
 Debtors

Case No. 09-30716-JPC  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0752-1

User: dpruitt  
 Form ID: pdf006

Page 1 of 2  
 Total Noticed: 31

Date Rcvd: Jun 30, 2011

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 02, 2011.

db +Paul Kevin Malzone, 14045 Oak Ridge Drive, Homer Glen, IL 60491-9672  
 jdb +Debra Marie Malzone, 5758 S. Kostner, Chicago, IL 60629-4813  
 aty +Nathan E Curtis, Geraci Law L.L.C., 55 E. Monroe # 3400, Chicago, IL 60603-5920  
 tr +Gregg Szilagyi, 542 South Dearborn Street, Suite 1060, Chicago, IL 60605-1567  
 14343821 +Allison Malzone, Attn: Bankruptcy Dept., 14044 Cheswick Dr., Orland Park, IL 60462-2337  
 14343817 +Antonietti & Associates, Attn: Bankruptcy Dept., 1461 Ring Road,  
 Calumet City, IL 60409-5459  
 14343810 +BANK OF America, Attn: Bankruptcy Dept., Pob 17054, Wilmington, DE 19884-0001  
 14343801 +CCO Mortgage Corp., Attn: Bankruptcy Dept., 2812 Emerywood Pkwy, Richmond, VA 23294-3727  
 14343811 +CHASE, Attn: Bankruptcy Dept., 800 Brooksedge Blvd, Westerville, OH 43081-2822  
 14343813 +CITI, Attn: Bankruptcy Dept., Po Box 6241, Sioux Falls, SD 57117-6241  
 14343809 +CITI FLEX, Attn: Bankruptcy Dept., Po Box 6241, Sioux Falls, SD 57117-6241  
 14343807 +Capital One, Attn: Bankruptcy Dept., Po Box 85520, Richmond, VA 23285-5520  
 15100648 Chase Bank USA, N.A., PO Box 15145, Wilmington, DE 19850-5145  
 14343819 Comcast, Bankruptcy Department, 11621 E. Marginal Way 5, Tukwila, WA 98168-1965  
 14343816 +Environmental & Resp Med, Attn: Bankruptcy Dept., 10660 W 143rd St, Suite B,  
 Orland Park, IL 60462-1989  
 14343804 +Equifax, Attn: Bankruptcy Dept., P.O. Box 740241, Atlanta, GA 30374-0241  
 14343805 +Experian, Attn: Bankruptcy Dept., P.O. Box 2002, Allen, TX 75013-2002  
 14343812 +Fifth Third BANK, Attn: Bankruptcy Dept., 5050 Kingsley Dr, Cincinnati, OH 45227-1115  
 14343818 +First American Bank, Attn: Bankruptcy Dept., PO Box 0794, Elk Grove Village, IL 60009-0794  
 14343803 +Harris N A, Attn: Bankruptcy Dept., Po Box 94034, Palatine, IL 60094-4034  
 14343820 +MiraMed Revenue Group, Bankruptcy Department, Dept. 77304, PO Box 77000,  
 Detroit, MI 48277-2000  
 15061945 +PYOD LLC its successors and assigns as assignee of, Citibank, c/o Resurgent Capital Services,  
 PO Box 19008, Greenville, SC 29602-9008  
 14343808 +THD CBSD, Attn: Bankruptcy Dept., Po Box 6497, Sioux Falls, SD 57117-6497  
 14343806 +TransUnion, Attn: Bankruptcy Dept., P.O. Box 1000, Chester, PA 19016-1000

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

14343815 +E-mail/Text: bankruptcy@commercebank.com Jun 30 2011 23:06:01 Commerce BK,  
 Attn: Bankruptcy Dept., 911 Main St, Kansas City, MO 64105-2009  
 15078806 E-mail/Text: bankruptcy@commercebank.com Jun 30 2011 23:06:01 Commerce Bank, P O BOX 419248,  
 KCREC-10, Kansas City, MO 64141-6248  
 15056962 E-mail/PDF: mrdiscen@discoverfinancial.com Jul 01 2011 01:33:27 DISCOVER BANK,  
 DFS Services LLC, PO Box 3025, New Albany, Ohio 43054-3025  
 14343814 +E-mail/PDF: mrdiscen@discoverfinancial.com Jul 01 2011 01:33:27 Discover FIN SVCS LLC,  
 Attn: Bankruptcy Dept., Po Box 15316, Wilmington, DE 19850-5316  
 15477892 E-mail/PDF: EBN\_AIS@AMERICANINFOSOURCE.COM Jul 01 2011 01:23:15  
 Fia Card Services, NA/Bank of America, by American Infosource Lp As Its Agent, PO Box 248809,  
 Oklahoma City, OK 73124-8809  
 15228867 +E-mail/PDF: gecsed@recoverycorp.com Jul 01 2011 01:30:55 GE Money Bank dba CARECREDIT/GEMB,  
 Care of Recovery Management Systems Corp, 25 SE 2nd Ave Ste 1120, Miami FL 33131-1605  
 14535327 E-mail/PDF: gecsed@recoverycorp.com Jul 01 2011 01:30:55 GE Money Bank, (CareCredit/GEMB),  
 c/o Recovery Management Systems Corporat, Attn: Ramesh Singh, 25 SE 2nd Avenue, Suite 1120,  
 Miami, FL 33131-1605

TOTAL: 7

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

14343802\* +CCO Mortgage Corp., Attn: Bankruptcy Dept., 2812 Emerywood Pkwy, Richmond, VA 23294-3727  
 14343800 ##+Citimortgage INC, Attn: Bankruptcy Dept., Po Box 9438, Gaithersburg, MD 20898-9438

TOTALS: 0, \* 1, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

District/off: 0752-1

User: dpruitt  
Form ID: pdf006

Page 2 of 2  
Total Noticed: 31

Date Rcvd: Jun 30, 2011

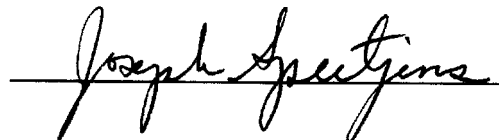
\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 02, 2011

Signature:

A handwritten signature in black ink, reading "Joseph Speetjens", written over a horizontal line.